

# **EXHIBIT A-15**

January 25, 2018

PennyMac Loan Services, LLC  
ATTN: Correspondence Unit  
P.O. Box 514387  
Los Angeles, CA 90051-4387

Ct Corporation System  
5400 D Big Tyler Road  
Charleston, WV, 25313

RE: Notice of Opportunity to Cure and Request for Information  
Loan No. [REDACTED]  
Property Address: 2122 22st Street, Nitro, WV 25143

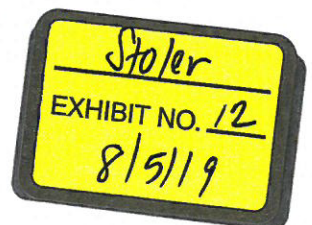
To Whom It May Concern:

I believe you have violated articles two and five of chapter 46A of West Virginia Code in regards to the above referenced account. Specifically, you failed to follow RHS loss mitigation guidelines in the servicing of my loan; failed to communicate with me in a timely fashion regarding my loan modification request; misrepresented the status of my account and amount due in billing statements; and scheduled a foreclosure sale despite having failed to exhaust my loss mitigation alternatives. Accordingly, I believe that you have violated W. Va. Code §§ 46A-2-127 & 128.

I believe you have also breached the contract in the servicing of my mortgage loan. Pursuant to West Virginia law and RESPA, I am asking for a copy of my complete loan servicing file so I can see if I am correct. At a minimum, please provide me with copies of the following documents: any documentation of any loan modification or other repayment plan or loss mitigation assistance provided to me; a complete account history for the entire life of the loan, including all payments received, how they were applied, and any charges assessed to the account at any time; The Note, Deed of Trust, Truth in Lending disclosures, HUD-1 settlement statement, and any loan disclosures from the time the loan was made; Any assignments of the deed of trust or note that would give you or the holder authority to collect or foreclose; all notices and letters about default, collections or my failure to satisfy any loan term; all escrow disclosures and documentation of escrow related payments or debits; all documentation regarding loss mitigation, including documents sent to you from me, documents sent to me from you, and any agreements that were offered or reached; records about any calls to or conversations with me or to people who know me; and the name, address, and contact information of the holder of this loan.

Please direct your response and all further communications or correspondence about my account directly to the attorney who represents me on this, Bren J. Pomponio at Mountain State Justice, Inc., (304) 344-3144 or 1031 Quarrier Street, Suite 200, Charleston, WV 25301. My attorney and the staff of Mountain State Justice are authorized on my account.

Prior to filing suit seeking all damages recoverable under West Virginia law, however, I am writing to ask that you furnish me with complete information, in writing, concerning your side



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of the story, as well as any defenses you may have to my clients' allegations. This letter also serves to provide you with the opportunity to make a cure offer, pursuant to West Virginia Code section 46A-5-108. I would appreciate hearing from you as soon as possible. However, if I have not heard from you or your attorney within forty-five (45) days of your receipt of this letter, I will assume that you are not interested in discussing a pre-complaint resolution of this matter and I will take appropriate steps to prosecute any and all of my client's legal claims. If you have any questions or need additional information please contact me. Thank you. Please call my attorney if you have any questions. Thank you for your attention and cooperation.

Sincerely,

A handwritten signature in black ink, appearing to read "Jessica Stolor". The signature is fluid and cursive, with the first name "Jessica" and the last name "Stolor" clearly distinguishable.

Jessica L. Stolor